

A detailed map of Dunstable, Massachusetts, showing various landmarks, roads, and water bodies. The map includes labels for 'Overlook Country Club', 'Hollis Depot', 'St. Andrew's Playground', 'Green Meadow Golf Club', 'Stone Mill Pond', 'Lower Massapoag Pond', 'Camp Massapoag', 'Camp Immaculate Heart', 'East Groton', 'Baddacook Pond', 'Long Sought For Pond', 'Hayward Corner', 'Flints Corner', 'Swan Corner', 'Hidden Corner', 'Tyngsboro', and 'Frost Rd'. Roads are labeled with numbers like 111, 3, and 40. A scale bar in the top right corner indicates 0 to 1 km and 0 to 1 mi. The text '© 2002 MapQuest.com, Inc.; © 2002 Navigation Technologies' is visible at the bottom left.

# **Town of Dunstable**

## **Housing Forum**

**January 12, 2004**

**Dunstable Affordable Housing Study Committee  
and the Horsley Witten Group**

# Why are we here?

- *Overview of affordable housing and Chapter 40B.*
- *To review Dunstable's housing needs.*
- *To establish what Dunstable can do to improve its situation.*

# Background on 40B Requirements

- *What are the state level policies on affordable housing?*
- *What can the Town expect from 40B proposals?*
- *What is a Planned Production plan?*

# What is Chapter 40B?

- *Definition*
- *When and Why was it enacted?*
- *What is the Goal?*

# Who are the players?

- *Department of Housing and Community Development (DHCD)*
  - *Housing Appeals Committee*
- *Citizens' Housing And Planning Association (CHAPA)*
- *Massachusetts Housing Partnership (MHP)*
- *Department of Housing and Urban Development (HUD)*

# How Does a Development Qualify Under Chapter 40B?

- *Must first be approved under a state or federal housing program  
(Site Eligibility)*



**Homes &  
Communities**

U.S. Department of Housing  
and Urban Development



# Notable Criteria for the 40B Application

- *At least 25% of the units must be affordable to households who earn no more than 80% of the area median income*
- *Up to 70% of the units may be for local preference.*
- *Developers must restrict their profit to a maximum of 20% in for-sale developments and 10% per year for rental developments.*





# Application Format

- *Comprehensive Permit*
- *Local Initiative Program*

## Review Guidelines

- *Not Subject to Local Bylaws*
- *State regulations remain fully in effect*
- **PROFESSIONAL REVIEW!**



# How Does the Local Review Process Work?

- *Public hearing*
  - *Must begin within **thirty days** of the receipt of the application*
  - *Decision issued within **forty days** after the hearing is "closed".*
    - *Approval as submitted*
    - *Approval with conditions*
    - *Denial*

# How Does the Appeals Process Work?

- *Between 1970-2002, 415 cases*
  - *45% were withdrawn, dismissed, or settled*
  - *24% were negotiated between the town and the developer*
  - *31% were decided by the HAC.*
    - *84% ruled in favor the developer*
    - *16% ruled in favor of the town.*

# How Do Units Count Toward the State's 10% Affordable Housing Goal?

- 1. Must be part of a "subsidized" development built or operated by a public agency, non-profit, or limited dividend organization.*
- 2. 25% of the units in the development must be income restricted to families with incomes of less than 80% of median. These restrictions must run at least 30 years for new construction.*
- 3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.*
- 4. Owners must meet affirmative marketing requirements.*

# What Progress Has Been Made In Massachusetts?

- *There are more than 5,000 units in 40 developments under construction or nearing construction.*
- *There are 33 communities that have exceeded the 10% goal.*

# What Progress Has Been Made? (cont.)

- *Several communities have made significant progress in the past few years. Below are units added to the subsidized housing inventory as a direct result of 40B:*

<u>Community</u>	<u>Last 4 Years</u>	<u>Previous 30 Years</u>
Marlborough	588 units	488 units
Danvers	443 units	253 units
Peabody	476 units	711 units
Wilmington	331 units	119 units
Tyngsborough	266 units	116 units

# For more information on Chapter 40B



[http://www.chapa.org/40b\\_fact.html](http://www.chapa.org/40b_fact.html)



<http://www.mass.gov/dhcd/ToolKit/ch40b.htm>

# What does 40B Housing look like?



















# Some proposed 40B's in 2004...

- *Middleborough*
  - 98 condo units on 12 acres
    - **Density = 8 units per acre**
  - 216 mixed units on 34 acres
    - **Density = 6 units per acre**
- *Stoughton*
  - 40 condo units on 8 acres
    - **Density = 5 units per acre**
  - 84 units on 28 acres
    - **Density = 3 units per acre**
  - 132 apartments on 12 acres
    - **Density = 11 units per acre**
  - 213 units/14 acres
    - **Density = 15 units per acre**

**Avg.  
Density:  
8 units/acre**

# Dunstable and Chapter 40B

- *150-Unit Mill Street Application*
- *30-Unit Pleasant Street Apartment Building*
- *Effects*
  - *Schools*
  - *Roads/Traffic*
  - *Water Supply/Wastewater*
  - *Recreational Facilities*
  - *Open Space*
  - *Community Character*



# What is a Planned Production plan?

- *Regulation under chapter 40B*
  - *Develop and adopt an affordable housing plan for approval by DHCD*
  - *Plan is certified annually with an **increase in low and moderate income housing within one calendar year of at least  $\frac{3}{4}$  of one percent (0.75%) of total year round housing units.***

# What is a Planned Production plan? (cont.)

- *What is it?*

- *Housing needs*
- *Development of affordable housing*
- *Regulation*

- *Existing Resources?*

- *Current Master Plans (April, 1999)*
- *Open Space Plan (Jan, 1998)*

# What is a Planned Production plan? (cont.)

- *Section 1. Comprehensive Housing Needs Assessment*
  - 1. Community Demographics*
  - 2. Existing housing stock*
  - 3. Development conditions and constraints*
  - 4. Capacity of municipal infrastructure*

# What is a Planned Production plan? (cont.)

- *Section 2. Affordable Housing Goals and Strategies*
  - *Discussion of housing desired*
  - *Numerical goal for annual housing production*
  - *Schedule for production*
  - *Explanation of strategies*

# What is a Planned Production plan? (cont.)

- *Section 3. Description of Use Restrictions*
  - *Long-term use restrictions*
  - *Examples of Deeds*

# What is a Planned Production plan? (cont.)

- *How and when does a municipality submit a plan for approval?*
- *When does an approved plan become effective?*

# What is a Planned Production plan? (cont.)

## *Certification of Compliance with the Affordable Housing Plan*

- *How does a municipality request certification?*
- *When can certification be requested?*
- *When does certification become effective?  
How long does it last?*
- *How does DHCD evaluate a certification request?*



# For more information on Planned Production Plans



<http://www.mass.gov/dhcd/ToolKit/PProd/default.htm>



# The Situation in Dunstable

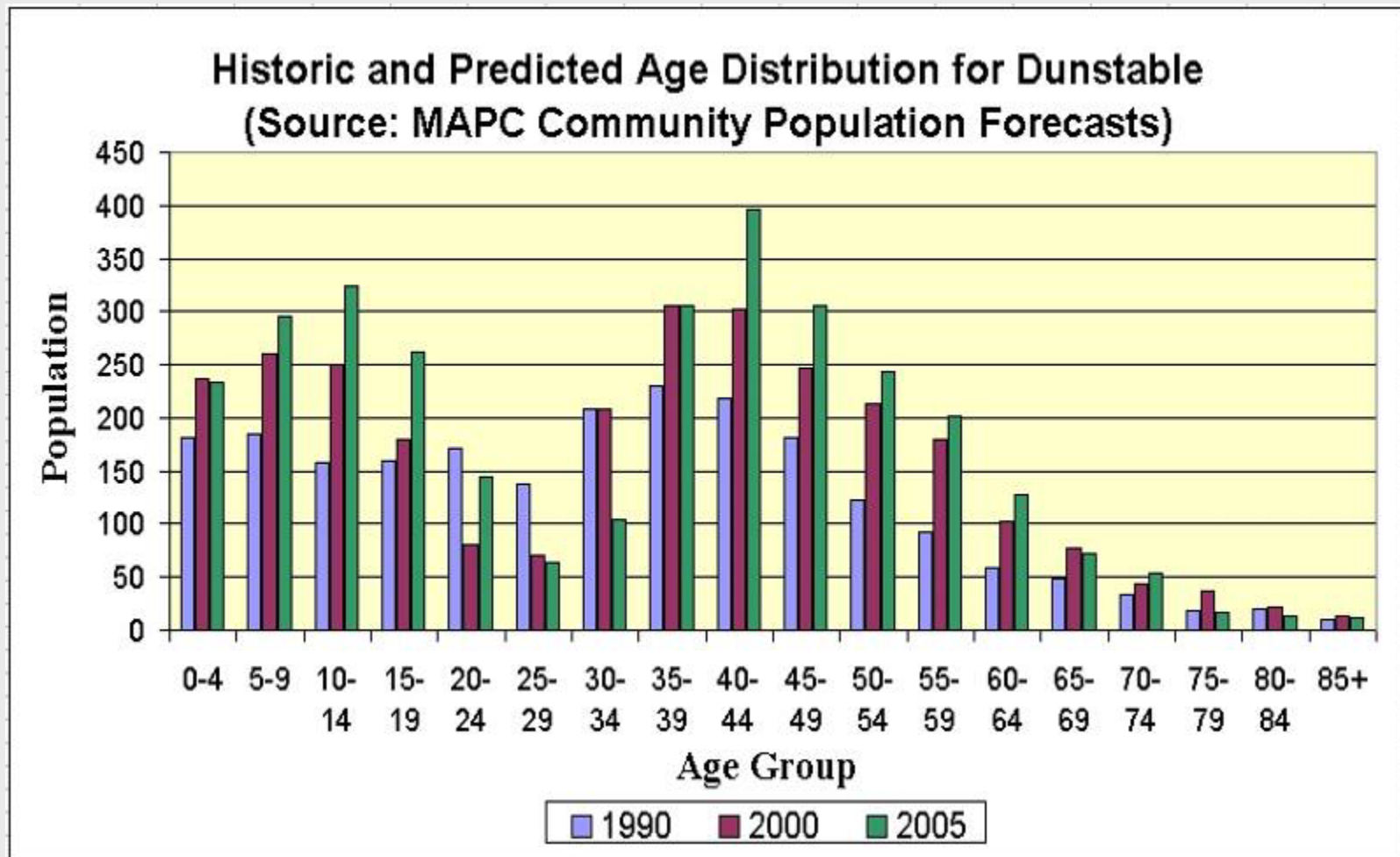
- *Demographic Summary*
- *Subsidized Housing Inventory*
- *Potential strategies for increasing the affordable housing stock*

# Population Trends

■ *Population size = 2,829*

Year of Population Data or Projection						
1990	2000	2005	2010	2015	2020	2025
2,236	2,829	3,174	3,561	3,864	4,105	4,205

# Population and Age

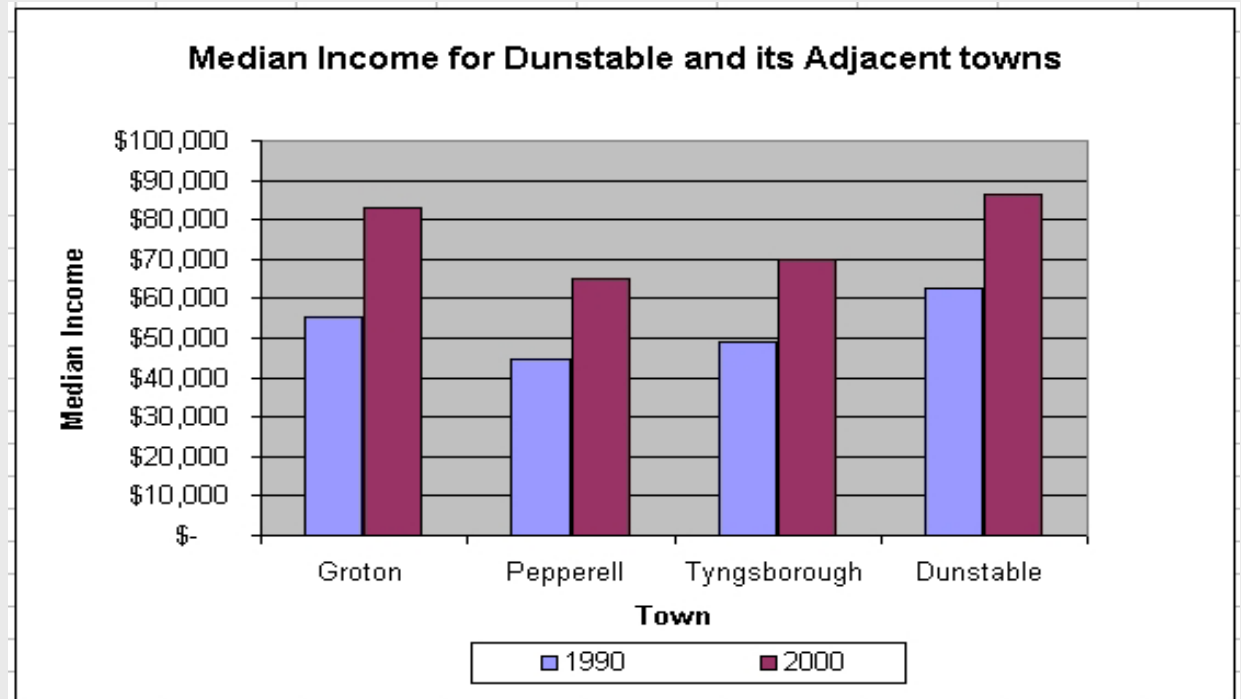


# Notable Age Groups

- *Senior population increase*  
*The "Baby Boomers"*
- *First-time homebuyer*  
*population decrease*

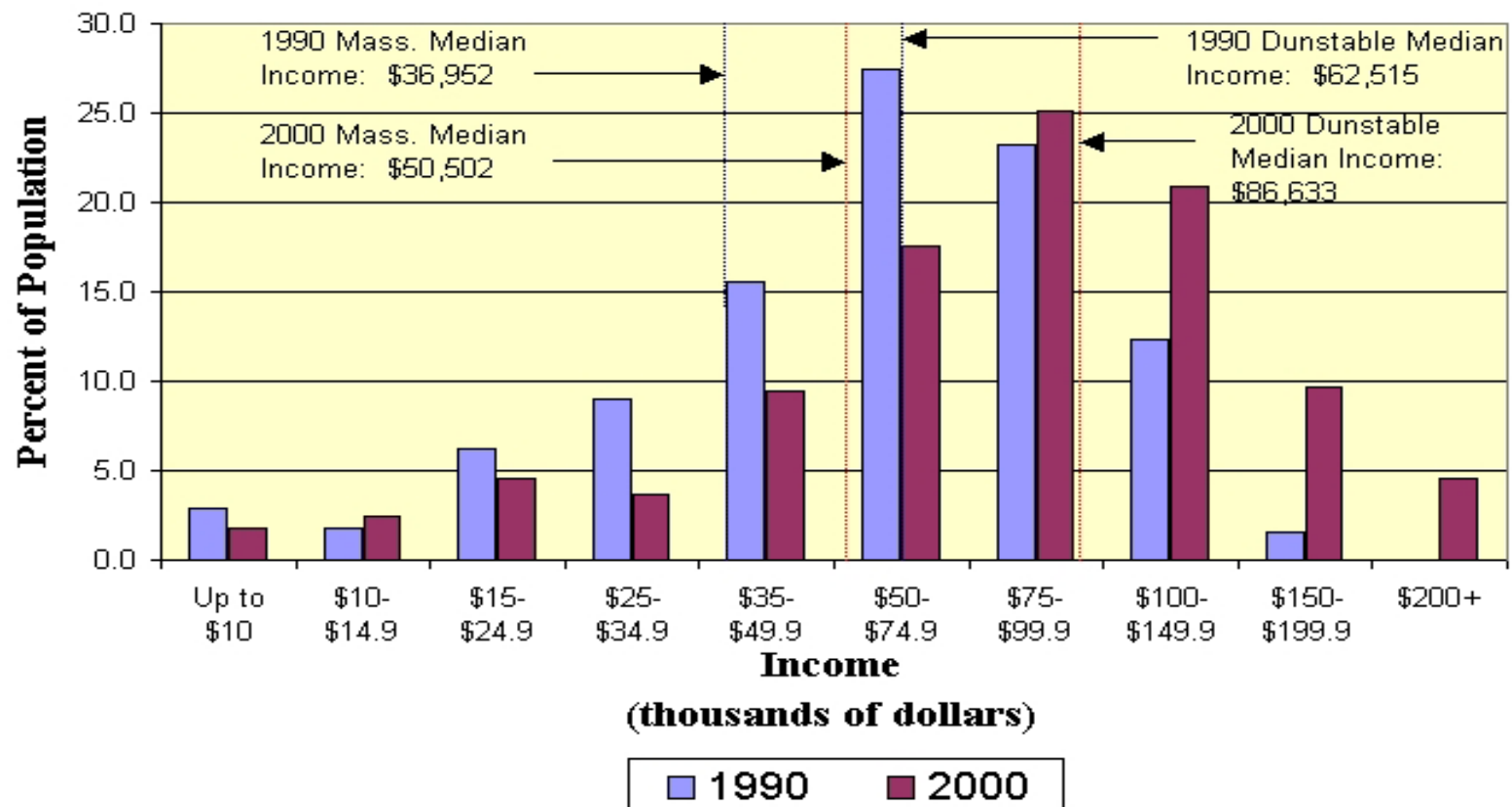
# Income

- *Median household income (2000):  
\$86,633*
- *39% increase from 1990*



# Income Distribution

**Household Income Distribution for Dunstable**  
(Source: U.S. Census Decennial Data)



# Poverty in Dunstable

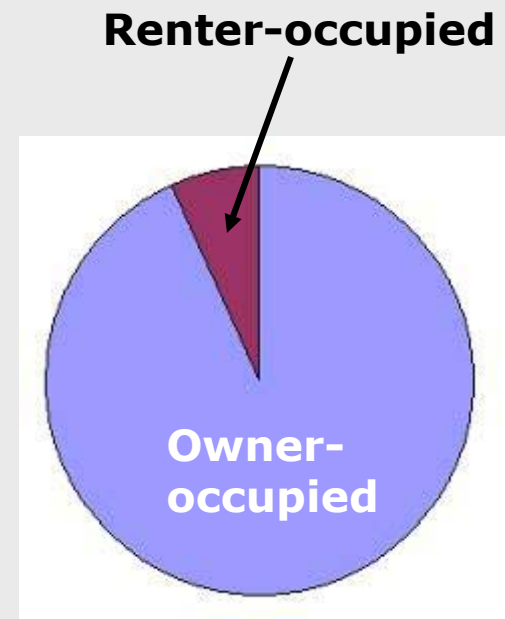
- *Individuals and Families below poverty level are on the rise*

Poverty Status in Dunstable 1989-1999				
	1989		1999	
	Number	Percent	Number	Percent
Individuals below poverty level	34	1.5%	55	1.9%
Families below poverty level	2	0.3%	17	2.1%

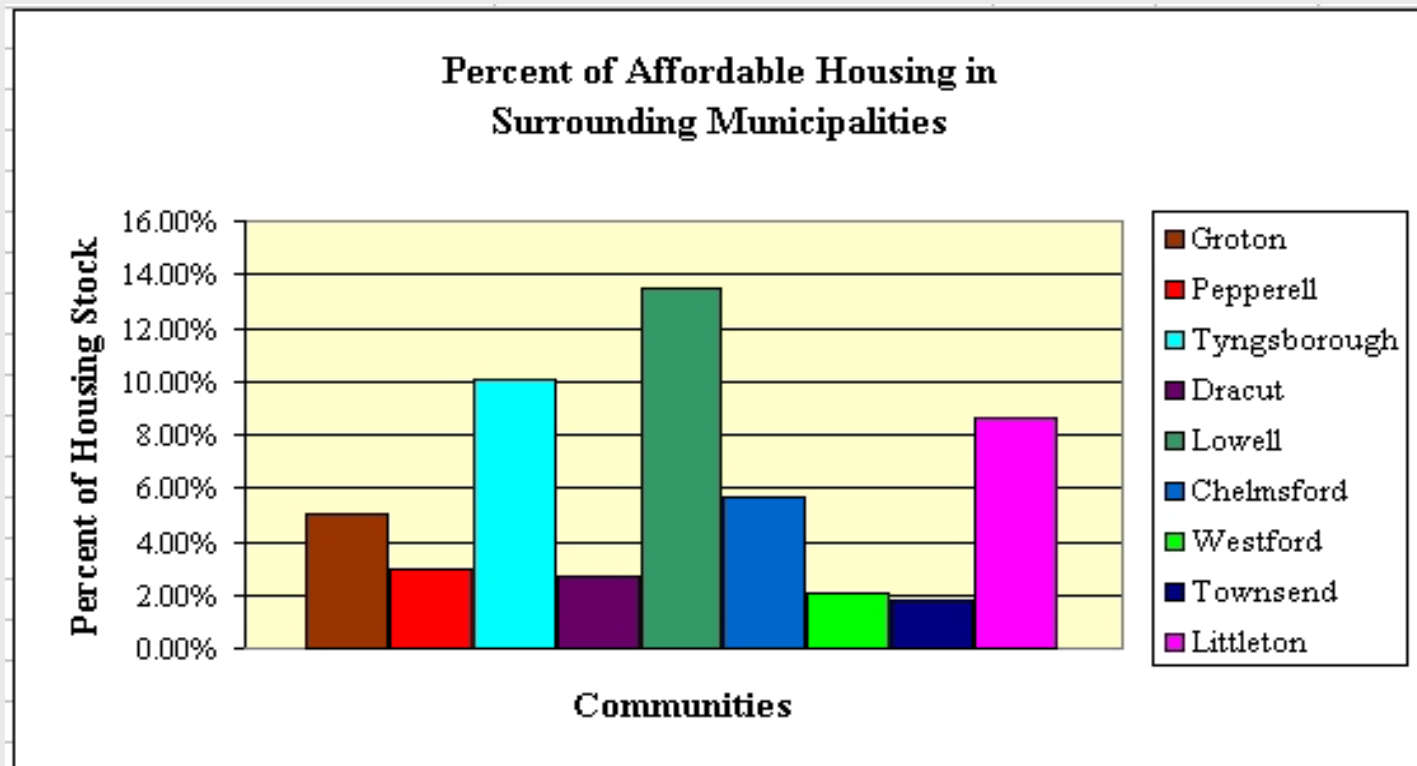


# Housing Inventory

- *Existing housing stock*
- *944 total housing units*
  - *923 occupied housing units*
    - *861 Owner occupied housing units*
    - *62 Renter occupied housing units*



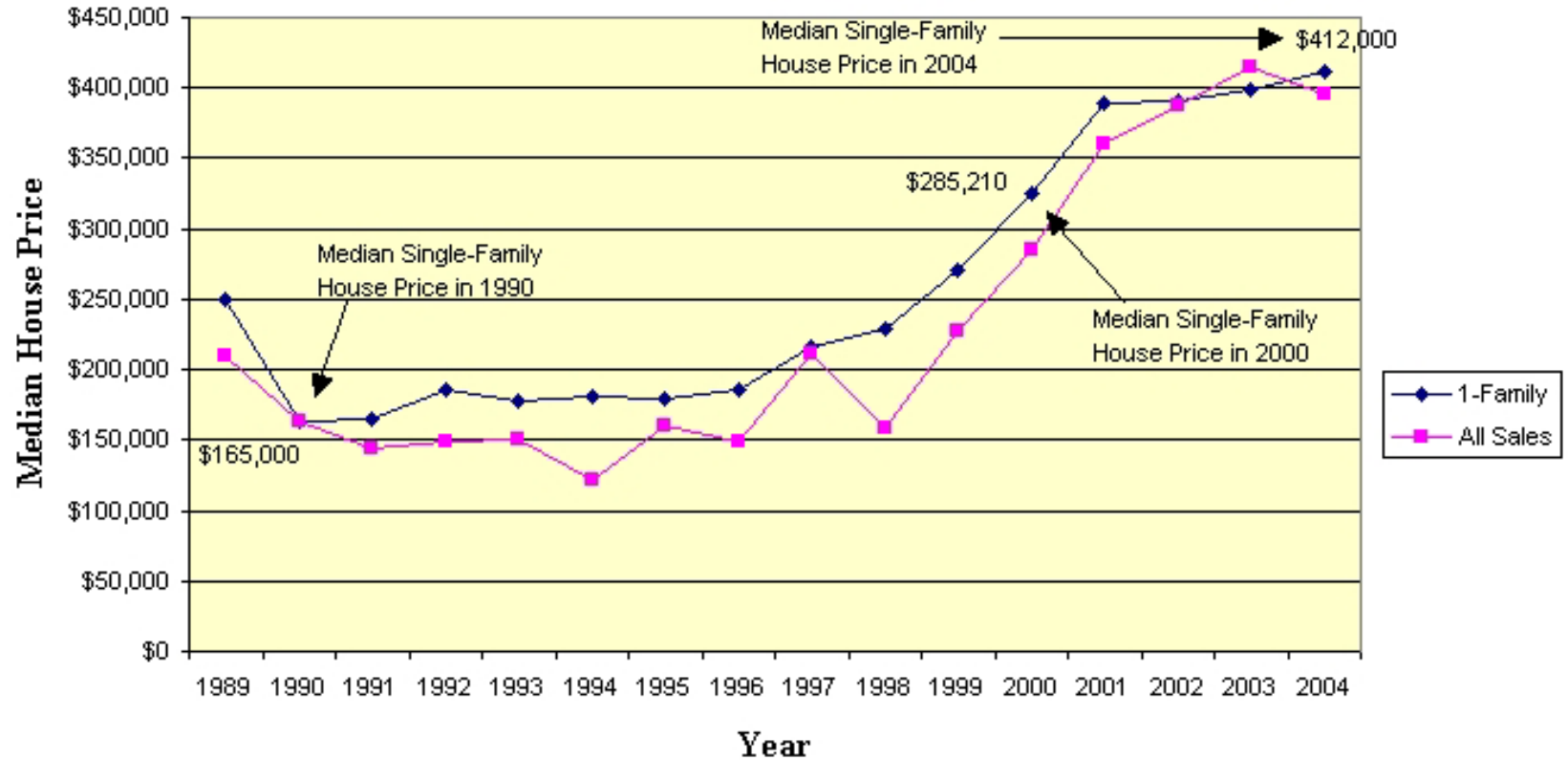
# Subsidized Housing Inventory



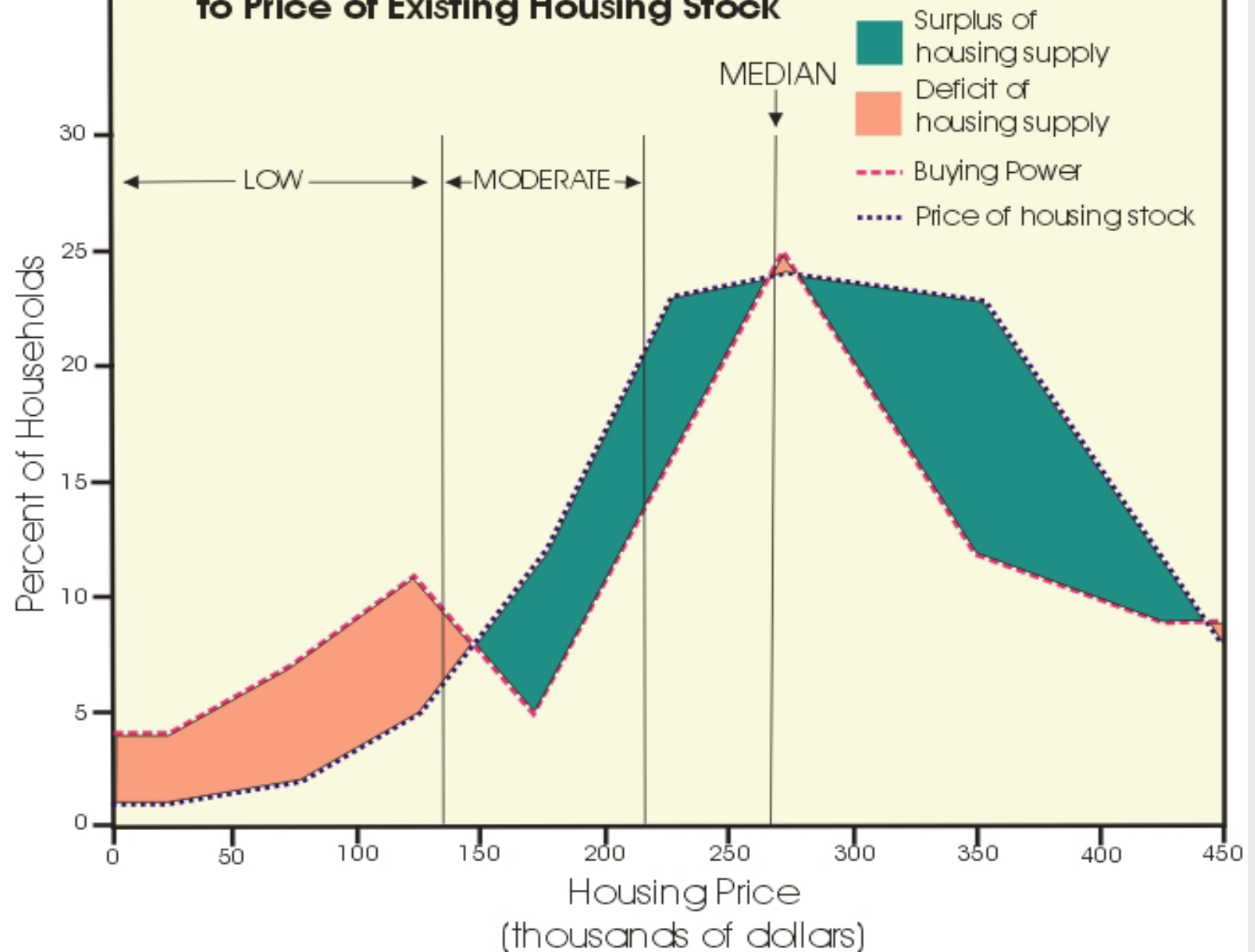
*Dunstable = 0%*

# Price of Existing Housing Stock

Figure 7. Historic Median House Price Sales in Dunstable



## Comparison of Existing Residents' Buying Power to Price of Existing Housing Stock



# Potential strategies for increasing the affordable housing stock

- *Production Oriented Strategies*
  - *Target Population Demographics*
  - *Zoning Amendments*
  - *New Development*
  - *Converting Existing Market Rate Stock*
- *Administration*
  - *Housing Authority or Agent*

# Potential strategies for increasing the affordable housing stock

- *Target Population Demographics?*
  - *Low or Moderate Income*
  - *Senior Housing*
  - *First-Time Homebuyers*
  - *People with Disabilities*

# Potential strategies for increasing the affordable housing stock

- *Zoning Amendments?*

- *Re-zone an Area of Town*
- *Density Incentives*
- *Inclusionary Zoning*
- *Accessory or In-House Apartments*

# Potential strategies for increasing the affordable housing stock

- *New Development*

- *Targeting Specific Parcels*

- *Targeting Developers*



# Potential strategies for increasing the affordable housing stock

- *Converting Existing Market Rate Stock*
  - *"Buying Down"*
  - *Funding Source?*